Workers Compensation

Workers comp & employment - coverage overview, limitations and how to get a quote



OVERVIEW

Workers compensation pays medical bills and lost wages for employees injured on the job, and protects your business from most related lawsuits. Nearly every state requires it once you have employees, and penalties for going without can include fines and stop-work orders. We compare carriers, pay-as-you-go options and state funds to get the right class codes and price.

WHAT'S COVERED

Medical costs
Doctor visits, surgery and therapy for work injuries.

Lost wages
Partial wage replacement while an employee recovers.

Employers liability
Lawsuits tied to employee injuries not barred by comp.

Disability benefits
Temporary and permanent disability per state law.

Death benefits
Funeral costs and support for dependents.

Pay-as-you-go billing
Premiums calculated with each payroll, reducing audit surprises.

Other states coverage
Protection when employees travel or work in other states.

Good to know
Putting each employee in the correct class code matters more than anything else. A misclassified clerical worker can cost you thousands at audit.

LIMITATIONS & EXCLUSIONS

Typically not covered for this product:

- × Injuries from horseplay
- × Intoxication or self-inflicted harm
- × Independent contractors who are not properly classified
- × Rules vary by state.

All policies:

- Each coverage carries its own limits, deductibles or retentions and sublimits, which vary by insurer.
- Only the operations, locations, vehicles and exposures described in your application and policy are covered.
- Prior or known incidents, intentional acts and contractual obligations beyond the policy terms are generally excluded.
- Some coverages (for example professional or management liability) are written on a claims-made basis and must be reported during the policy period.

HAVE THESE READY

- Payroll by job type and state
- Current experience mod worksheet
- Owner / officer names and ownership %
- Five years of loss runs

HOW COVERAGE GETS STARTED

1. **Request a quote**
   Online or by phone - it takes a few minutes.
2. **We shop for you**
   Your licensed advisor compares 50+ carriers.
3. **Review and choose**
   Compare coverage, limits, deductibles and price.
4. **Confirm in writing**
   Coverage starts only once your written confirmation is issued.

Questions? Talk to a licensed advisor.

Scan the code or visit the product page to request your free, no-obligation quote.

800-616-3490 **info@societiesinsurance.com**

societiesinsurance.com/workers-compensation/

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